

ALTER, GOLDMAN & BRESCIA, LLP
550 MAMARONECK AVENUE
SUITE 510
HARRISON, NEW YORK 10528
(914) 670-0030

UNITED STATES BANKRUPTCY COURT
SOUTHERN DISTRICT OF NEW YORK

-----X
In re:

AMY RUTH, INC.,

Chapter 11
Case No. 05-19025 (brl)

Debtor.
-----X

**VERIFICATION OF STATEMENT OF OPERATIONS FOR PERIOD
JANUARY 1, 2007 THROUGH JANUARY 31, 2007**

The undersigned, having reviewed the attached report and being familiar with the Debtor's financial affairs, verifies under penalty of perjury, that the information contained therein is complete, accurate and truthful to the best of my knowledge.

Dated: February 20, 2007
New York, New York

/s/ Carl S. Redding

Carl S. Redding
Sole Stockholder

Depreciation	4,300	30,890
Fee Expense		
Foxwood Carl Redding		
Foxwood consult M. Vann		
Total Fee Expense		56,669
Computer Contract	4,337	9,041
Interest Expense		
Total Interest Expense		11,248
Insurance-General, Auto, W/C	1,157	79,795
Labor & p/r cost officer	10,869	147,811
Officer Salary other		21,856
Exterminator	866	5,499
Travel		15,770
Local transportation		13,265
License & permits		3,384
Miscellaneous		1,643
Office Supplies	538	19,872
Cleaning Supplies		7,042
Parking		8,060
Payroll tax expense	20,507	175,222
Rent	23,700	193,307
Repairs		46,092
Rubbish Removal	1,100	6,270
Fire Inspection		377
Security services		31,091
Telephone	1,438	11,861
Utilities Water Pump Expense		10,800
Utilities Con Ed	6,573	85,282
Payroll Service Fees	850	2,845
Consulting Fees:		
Architectural Consultant	2,000	
Other Consulting Fees	860	20,890

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Accrual Basis

Amy Ruth-2005
General Ledger
As of January 31, 2007

Type	Date	Num	Name	Memo	Amount	Balance
1520 · Capital Stock						2,000.00
Total 1520 · Capital Stock						2,000.00
1550 · Additional Paid In Capital						68,989.00
Total 1550 · Additional Paid In Capital						68,989.00
3900 · Retained Earnings						-387,753.75
Total 3900 · Retained Earnings						-387,753.75
6000 · Sales						0.00
Deposit	1/31/2007		Deposit	To record deposits for ...	127,484.83	127,484.83
Deposit	1/31/2007		Deposit	Deposit	146,874.66	274,359.49
General Journal	1/31/2007	57		To correct sales for sa...	-19,025.46	255,334.03
Total 6000 · Sales					255,334.03	255,334.03
6050 · Sales Discounts						0.00
Check	1/2/2007	9608	American Express		-4.50	-4.50
Check	1/3/2007	9610	Heartland		-2,285.36	-2,289.86
Check	1/5/2007	9612	American Express		-21.99	-2,311.85
Check	1/5/2007	9613	American Express		-681.25	-2,993.10
Check	1/25/2007	9622	Heartland		-46.63	-3,039.73
Check	1/25/2007	9623	Heartland		-59.44	-3,099.17
Check	1/30/2007	9625	Heartland		-37.37	-3,136.54
Total 6050 · Sales Discounts					-3,136.54	-3,136.54
7000 · Purchases						0.00
7010 · Purchases-Food						0.00
Check	1/2/2007	2781	Sidco Food Dispen...		-2,158.80	-2,158.80
Check	1/2/2007	2787	Sidco Food Dispen...		-1,221.70	-3,380.50
Check	1/3/2007	2778	Berlin & Denmar Di...		-5,227.83	-8,608.33
Check	1/3/2007	2783	Nora Mill Gran		-863.71	-9,472.04
Check	1/3/2007	2785	Jetro Cash and Carry		-21.90	-9,493.94
Check	1/3/2007	2791	Jetro Cash and Carry		-4,167.74	-13,661.68
Check	1/3/2007	2792	Food Fest		-270.00	-13,931.68
Check	1/4/2007	2796	Jetro Cash and Carry		-159.20	-14,090.88
Check	1/8/2007	2803	Berlin & Denmar Di...		-3,330.61	-17,421.49
Check	1/9/2007	2813	Denatinos		-897.50	-18,318.99
Check	1/9/2007	2814	Sidco Food Dispen...		-1,310.00	-19,628.99
Check	1/10/2007	2815	Bartolini		-80.00	-19,708.99
Check	1/11/2007	2821	Jetro Cash and Carry		-3,744.65	-23,453.64
Check	1/11/2007	2823	Aunt Ninis Kitchen		-126.00	-23,579.64
Check	1/12/2007	2830	Berlin & Denmar Di...		-2,813.07	-26,392.71
Check	1/16/2007	2839	Sidco Food Dispen...		-748.20	-27,138.91
Check	1/16/2007	2840	Jetro Cash and Carry		-3,407.48	-30,546.39
Check	1/23/2007	2868	Sidco Food Dispen...		-968.10	-31,514.49
Check	1/24/2007	2869	Jetro Cash and Carry		-4,080.09	-35,604.58
Check	1/26/2007	2878	Vitality Food Service		-1,049.00	-36,653.58
Check	1/27/2007	2887	Jetro Cash and Carry		-40.02	-36,693.60
Check	1/27/2007	2889	Berlin & Denmar Di...		-2,813.07	-39,506.67
Check	1/29/2007	2882	Food Fest		-558.31	-40,064.98
Check	1/31/2007	2895	Sidco Food Dispen...		-754.90	-40,819.88
Total 7010 · Purchases-Food					-40,819.88	-40,819.88
7020 · Purchases-Meat						0.00
Check	1/5/2007	2799	Interstate Meats		-1,081.98	-1,081.98
Check	1/11/2007	2826	Arnolds		-465.38	-1,547.36
Check	1/12/2007	2833	Interstate Meats		-1,411.16	-2,958.52
Check	1/12/2007	2834	Interstate Meats		-130.80	-3,089.32
Check	1/12/2007	2835	Casablanca		-2,267.24	-5,356.56
Check	1/14/2007	2857	Casablanca		-1,885.17	-7,241.73
Check	1/16/2007	2838	Interstate Meats		-1,230.90	-8,472.63
Check	1/19/2007	2855	Interstate Meats		-1,904.64	-10,377.27
Check	1/23/2007	2866	Interstate Meats		-473.20	-10,850.47
Check	1/24/2007	2877	Interstate Meats		-1,165.47	-12,015.94

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Accrual Basis

Amy Ruth-2005 General Ledger As of January 31, 2007

Basile					Amount	Balance
Type	Date	Num	Name	Memo		
					-12,015.94	-12,015.94
Total 7020 · Purchases-Meat						0.00
7030 · Purchases-Seafood					-906.00	-906.00
Check	1/3/2007	2789	DeMartino Fish Mar...		-2,633.45	-3,539.45
Check	1/8/2007	2801	Sea Breeze Fish m...		-753.00	-4,292.45
Check	1/16/2007	2832	DeMartino Fish Mar...		-1,594.75	-5,887.20
Check	1/16/2007	2841	DeMartino Fish Mar...		-1,284.00	-7,171.20
Check	1/18/2007	2852	DeMartino Fish Mar...		-1,575.00	-8,746.20
Check	1/20/2007	2860	Sea Breeze Fish m...		-660.00	-9,406.20
Check	1/24/2007	2876	DeMartino Fish Mar...		-981.00	-10,387.20
Check	1/29/2007	2886	Sea Breeze Fish m...		-10,387.20	-10,387.20
Total 7030 · Purchases-Seafood						0.00
7040 · Purchases-Produce					-1,629.00	-1,629.00
Check	1/3/2007	2784	Nathel & Nathel		-1,398.00	-3,027.00
Check	1/8/2007	2805	Nathel & Nathel		-2,032.00	-5,059.00
Check	1/17/2007	2842	Nathel & Nathel		-1,903.50	-6,962.50
Check	1/23/2007	2865	Nathel & Nathel		-1,851.00	-8,813.50
Check	1/31/2007	2896	Nathel & Nathel		-8,813.50	-8,813.50
Total 7040 · Purchases-Produce						0.00
7050 · Purchases-Dairy					-388.75	-388.75
Check	1/12/2007	2827	Tuscan		-2,134.98	-2,523.73
Check	1/24/2007	2872	Tri-State Maited		-2,523.73	-2,523.73
Total 7050 · Purchases-Dairy						0.00
7070 · Purchases-Beverages					-648.00	-648.00
Check	1/2/2007	2782	Empire Coffee and ...		-249.80	-897.80
Check	1/3/2007	2788	Pepsi		-206.70	-1,104.50
Check	1/10/2007	2816	Pepsi		-223.26	-1,327.76
Check	1/12/2007	2831	Jerome Outlar		-215.00	-1,542.76
Check	1/17/2007	2847	Pepsi		-215.40	-1,758.16
Check	1/24/2007	2870	Pepsi		-118.40	-1,876.56
Check	1/31/2007	2908	Pepsi		-1,876.56	-1,876.56
Total 7070 · Purchases-Beverages						0.00
7075 · Purchases-Cakes and Sweets					-220.00	-220.00
Check	1/2/2007	2780	Patesserie des Am...		-132.00	-352.00
Check	1/5/2007	2797	Gloria Capers		-120.00	-472.00
Check	1/8/2007	2806	Sweet Chef		-186.00	-658.00
Check	1/12/2007	2828	Gloria Capers		-132.00	-790.00
Check	1/14/2007	2858	Gloria Capers		-320.00	-1,110.00
Check	1/20/2007	2848	Sweet Chef		-90.00	-1,200.00
Check	1/26/2007	2885	Gloria Capers		-120.00	-1,320.00
Check	1/30/2007	2900	Sweet Chef		-156.00	-1,476.00
Check	1/31/2007	2894	Gloria Capers		-1,476.00	-1,476.00
Total 7075 · Purchases-Cakes and Sweets						0.00
Total 7000 · Purchases					-77,912.81	-77,912.81
Computer Contract & Expense					-800.00	-800.00
Check	1/3/2007	2794	Dushawnt Computers		-600.00	-1,400.00
Check	1/11/2007	2825	Dushawnt Computers		-900.00	-2,300.00
Check	1/20/2007	2850	Dushawnt Computers		-1,837.01	-4,137.01
Check	1/29/2007	2880	Platinum Tech		-200.00	-4,337.01
Check	1/29/2007	2901	Mitchell Moreau		-4,337.01	-4,337.01
Total Computer Contract & Expense						0.00
Depreciation Expense					-4,300.00	-4,300.00
General Journal	1/31/2007	59	To record estimated m...		-4,300.00	-4,300.00
Total Depreciation Expense						0.00
7100 · Salaries and Wages						0.00
7110 · Officers Salaries						0.00

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Accrual Basis

**Amy Ruth-2005
General Ledger
As of January 31, 2007**

Type	Date	Num	Name	Memo	Amount	Balance
General Journal	1/31/2007	56		To record payroll for 1/...	-10,868.70	-10,868.70
Total 7110 · Officers Salaries					-10,868.70	-10,868.70
7120 · Waiters and Busboys						0.00
General Journal	1/31/2007	56		To record payroll for 1/...	-944.56	-944.56
General Journal	1/31/2007	56		To record payroll for 1/...	-4,128.02	-5,072.58
General Journal	1/31/2007	56		To record payroll for 1/...	-3,633.83	-8,706.41
General Journal	1/31/2007	56		To record payroll for 1/...	-9,384.73	-18,071.14
General Journal	1/31/2007	56		To record payroll for 1/...	-1,492.50	-19,563.64
Total 7120 · Waiters and Busboys					-19,563.64	-19,563.64
7130 · Cashiers						0.00
General Journal	1/31/2007	56		To record payroll for 1/...	-4,704.77	-4,704.77
Total 7130 · Cashiers					-4,704.77	-4,704.77
7140 · Cooks, Dishwashers and Others						0.00
General Journal	1/31/2007	56		To record payroll for 1/...	-9,263.63	-9,263.63
General Journal	1/31/2007	56		To record payroll for 1/...	-4,468.55	-13,730.18
General Journal	1/31/2007	56		To record payroll for 1/...	-8,254.45	-21,984.63
General Journal	1/31/2007	56		To record payroll for 1/...	-11,219.82	-33,204.45
General Journal	1/31/2007	56		To record payroll for 1/...	-2,218.26	-35,422.71
General Journal	1/31/2007	56		To record payroll for 1/...	-1,392.95	-36,815.66
Total 7140 · Cooks, Dishwashers and Others					-36,815.66	-36,815.66
7150 · Managers						0.00
General Journal	1/31/2007	56		To record payroll for 1/...	-4,026.30	-4,026.30
General Journal	1/31/2007	56		To record payroll for 1/...	-11,262.29	-15,288.59
Total 7150 · Managers					-15,288.59	-15,288.59
7160 · Catering Salaries						0.00
General Journal	1/31/2007	56		To record payroll for 1/...	-214.19	-214.19
Total 7160 · Catering Salaries					-214.19	-214.19
Total 7100 · Salaries and Wages					-87,455.55	-87,455.55
7600 · Direct Operating Expenses						0.00
7635 · Menus						0.00
Check	1/19/2007	2861	Patane Press		-539.71	-539.71
Check	1/19/2007	2862	Patane Press		-142.34	-682.05
Check	1/31/2007	2906	Patane Press		-921.19	-1,603.24
Check	1/31/2007	2907	Patane Press		-921.19	-2,524.43
Total 7635 · Menus					-2,524.43	-2,524.43
7640 · Exterminating						0.00
Check	1/2/2007	2779	Dominion 1		-386.00	-386.00
Check	1/10/2007	2812	Broadway Extermin...		-479.59	-865.59
Total 7640 · Exterminating					-865.59	-865.59
7692 · Supplies						0.00
Check	1/9/2007	2811	Western Bag & Pa...		-2,378.05	-2,378.05
Check	1/11/2007	2818	Best Metropolitan		-2,571.81	-4,949.86
Check	1/15/2007	2836	Ecolab		-428.00	-5,377.86
Check	1/20/2007	1107	Guy Wood		-1,600.00	-6,977.86
Check	1/24/2007	2874	Golden Protective ...		-481.50	-7,459.36
Check	1/27/2007	2890	Best Metropolitan	VOID:	0.00	-7,459.36
Check	1/27/2007	2891	Beltram Cutlery		-378.00	-7,837.36
Total 7692 · Supplies					-7,837.36	-7,837.36
7695 · Kitchen Equipment Repairs						0.00
Check	1/20/2007	2883	Leros American Se...		-245.00	-245.00
Total 7695 · Kitchen Equipment Repairs					-245.00	-245.00
7698 · Other Repairs & Maintenance						0.00
Check	1/22/2007	2663	Trevors Locksmith		-120.00	-120.00

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Accrual Basis

**Amy Ruth-2005
General Ledger
As of January 31, 2007**

Type	Date	Num	Name	Memo	Amount	Balance
Total 7698 · Other Repairs & Maintenance					-120.00	-120.00
Total 7600 · Direct Operating Expenses					-11,592.38	-11,592.38
7700 · Utilities						0.00
7710 · Telephone						0.00
Check	1/5/2007	2798	Verizon		-411.12	-411.12
Check	1/8/2007	9858	Verizon		-1,026.74	-1,437.86
Total 7710 · Telephone					-1,437.86	-1,437.86
7720 · Electricity						0.00
Check	1/8/2007	9614	Con Edison		-2,500.00	-2,500.00
Check	1/29/2007	9624	Con Edison		-4,073.44	-6,573.44
Total 7720 · Electricity					-6,573.44	-6,573.44
Total 7700 · Utilities					-8,011.30	-8,011.30
8200 · Marketing						0.00
Check	1/19/2007	2856	Phyllis Lewis		-2,000.00	-2,000.00
Total 8200 · Marketing					-2,000.00	-2,000.00
8400 · Rent						0.00
8410 · Base Rent						0.00
Check	1/3/2007	1092	Mitchell Holdings		-12,200.35	-12,200.35
Check	1/15/2007	1099	Mitchell Holdings		-11,500.00	-23,700.35
Total 8410 · Base Rent					-23,700.35	-23,700.35
Total 8400 · Rent					-23,700.35	-23,700.35
8500 · Payroll Taxes						0.00
8510 · Disability						0.00
Check	1/9/2007	2807	NYS Insurance Fund		-2,500.00	-2,500.00
Check	1/17/2007	2844	NYS Insurance Fund		-2,500.00	-5,000.00
Check	1/27/2007	2888	NYS Insurance Fund		-2,616.21	-7,616.21
Check	1/31/2007	9629	Paychex		-44.37	-7,660.58
Check	1/31/2007	9630	Payroll Tax Impound		-26.19	-7,686.77
General Journal	1/31/2007	56		To record payroll for 1/...	126.52	-7,560.25
Total 8510 · Disability					-7,560.25	-7,560.25
8520 · Fica Expense						0.00
General Journal	1/31/2007	56		To record payroll for 1/...	-7,600.87	-7,600.87
Total 8520 · Fica Expense					-7,600.87	-7,600.87
8540 · NYS Unemployment Insurance						0.00
Check	1/3/2007	9611	Paychex		-870.65	-870.65
Check	1/10/2007	9617	Payroll Tax Impound		-967.27	-1,837.92
Check	1/17/2007	9619	Payroll Tax Impound		-927.33	-2,765.25
Check	1/24/2007	9621	Payroll Tax Impound		-980.22	-3,745.47
Check	1/24/2007	9621	Payroll Tax Impound		-0.02	-3,745.49
Check	1/31/2007	9630	Payroll Tax Impound		-837.24	-4,582.73
Total 8540 · NYS Unemployment Insurance					-4,582.73	-4,582.73
8545 · Federal Unemployment Tax						0.00
Check	1/3/2007	9611	Paychex		-146.70	-146.70
Check	1/10/2007	9617	Payroll Tax Impound		-163.78	-310.48
Check	1/17/2007	9619	Payroll Tax Impound		-157.02	-467.50
Check	1/24/2007	9621	Payroll Tax Impound		-153.96	-621.46
Check	1/31/2007	9630	Payroll Tax Impound		-141.76	-763.22
Total 8545 · Federal Unemployment Tax					-763.22	-763.22
Total 8500 · Payroll Taxes					-20,507.07	-20,507.07
8600 · General & Administrative						0.00

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Accrual Basis

**Amy Ruth-2005
General Ledger
As of January 31, 2007**

Type	Date	Num	Name	Memo	Amount	Balance
						0.00
8602 · Accounting						
Check	1/20/2007	2849	Larry Slutzky		-40.00	-40.00
Check	1/24/2007	2873	Larry Slutzky		-70.34	-110.34
Total 8602 · Accounting					-110.34	-110.34
8603 · Bank Charges						0.00
Check	1/8/2007	9860	Bank of America	To record bank charge...	-0.11	-0.11
Check	1/31/2007	9627	Bank of America		-0.05	-0.16
Check	1/31/2007	9628	Bank of America		-35.70	-35.86
Check	1/31/2007	9861	Bank of America		-17.50	-53.36
Check	1/31/2007			Service Charge	-1.97	-55.33
Total 8603 · Bank Charges					-55.33	-55.33
8606 · Auto Expense						0.00
Check	1/3/2007	2790	Jihad J.		-412.50	-412.50
Check	1/11/2007	2820	S & T Auto Body		-1,000.00	-1,412.50
Check	1/19/2007	2899	Carl Redding		-2,000.00	-3,412.50
Check	1/20/2007	2864	John Copas		-1,360.00	-4,772.50
Check	1/22/2007	2562	NYC Department of...		-165.00	-4,937.50
Check	1/30/2007	2898	NYS Department of...		-161.50	-5,099.00
Total 8606 · Auto Expense					-5,099.00	-5,099.00
8608 · Consulting Fees						0.00
Check	1/2/2007	2786	Stephen Lloyd		-430.00	-430.00
Check	1/31/2007	2910	Stephen Lloyd		-430.00	-860.00
Total 8608 · Consulting Fees					-860.00	-860.00
8613 · Office Supplies & Expense						0.00
Check	1/5/2007	2802	Michelle Cronk	VOID:		0.00
Check	1/9/2007	2810	Accu-Safe		-298.03	-298.03
Check	1/30/2007	2897	Pet Stop		-240.00	-538.03
Total 8613 · Office Supplies & Expense					-538.03	-538.03
8620 · Internet Service						0.00
Check	1/2/2007	9858	America Online		-29.95	-29.95
Check	1/8/2007	9857	America Online		-29.95	-59.90
Check	1/31/2007	9862	America Online		-29.95	-89.85
Total 8620 · Internet Service					-89.85	-89.85
8650 · Insurance						0.00
Check	1/18/2007	2853	Global Coverage Inc.		-1,156.53	-1,156.53
Total 8650 · Insurance					-1,156.53	-1,156.53
8653 · Rubbish Removal						0.00
Check	1/5/2007	2800	Action		-275.00	-275.00
Check	1/12/2007	2829	Action		-275.00	-550.00
Check	1/14/2007	2859	Action		-275.00	-825.00
Check	1/26/2007	2883	Action		-275.00	-1,100.00
Total 8653 · Rubbish Removal					-1,100.00	-1,100.00
8660 · Architect						0.00
Check	1/11/2007	2822	MDM Design Group		-2,000.00	-2,000.00
Total 8660 · Architect					-2,000.00	-2,000.00
8682 · Payroll Service Fees						0.00
Check	1/10/2007	9616	Paychex		-850.31	-850.31
Total 8682 · Payroll Service Fees					-850.31	-850.31
8685 · Outside Labor						0.00
Check	1/10/2007	1098	Michelle Cronk		-600.00	-600.00
Check	1/17/2007	2845	Carlos Forbes		-180.00	-780.00
Check	1/18/2007	2854	Gerald Outlar		-50.00	-830.00
Check	1/19/2007	1100	Michelle Cronk		-200.00	-1,030.00
Check	1/24/2007	1101	Michelle Cronk		-200.00	-1,230.00

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02/20/07

Accrual Basis

**Amy Ruth-2005
General Ledger
As of January 31, 2007**

Type	Date	Num	Name	Memo	Amount	Balance
General Journal	1/31/2007	56				
Check	1/31/2007	2911	David Collins	To record payroll for 1/...	1,866.19	638.19
General Journal	1/31/2007	58			-100.00	536.19
					-800.00	-263.81
Total 8685 - Outside Labor					-263.81	-263.81
8688 - Outside Caterers						
Check	1/30/2007	2879	Tri Serve Party Ren...			0.00
Total 8688 - Outside Caterers					-2,432.91	-2,432.91
					-2,432.91	-2,432.91
Total 8600 - General & Administrative					-14,556.11	-14,556.11
TOTAL					-2,175.09	-318,939.84

Bank of America

CUSTOMER CONNECTION
BANK OF AMERICA, N.A.
DALLAS, TEXAS 75283-2406

Account Number 3755534970
01 01 148 01 M0000 E# 172
Last Statement: 12/29/2006
This Statement: 01/31/2007

H

Customer Service
1-877-757-8233

AMY RUTH, INC.
DEBTOR IN POSSESSION 05-19025
PAYROLL ACCOUNT
113 WEST 116TH STREET
NEW YORK NY 10026

Page 1 of 7

Bankruptcy Case Number: 0519025

CUSTOMER CONNECTION ECONOMY CHECKING**Account Summary Information**

Statement Period 12/30/2006 - 01/31/2007
Number of Deposits/Credits 61
Number of Checks 172
Number of Other Debits 23
Statement Beginning Balance
Amount of Deposits/Credits
Amount of Checks
Amount of Other Debits
Statement Ending Balance

17,022.77
127,484.83
72,892.15
65,868.64
5,746.81

Number of Enclosures

172

Service Charge

35.75

Deposits and Credits

Date Posted	Customer Reference	Amount	Description	Bank Reference
01/02		272.57	AMERICAN EXPRESS;DES=SETTLEMENT;ID=6312484025 EFF DATE: 070102;INDN:AMY RUTHS HO6312484025	00251856616
01/02		817.96	AMERICAN EXPRESS;DES=SETTLEMENT;ID=6312484025 EFF DATE: 070102;INDN:AMY RUTHS HO6312484025	00250632396
01/02		1,737.79	AMERICAN EXPRESS;DES=SETTLEMENT;ID=6312484025 EFF DATE: 070102;INDN:AMY RUTHS HO6312484025	00250588386
01/02		3,806.26	HRTLAND PMT SYS ;DES=MC/V DISC ;ID=650000001703449 EFF DATE: 070102;INDN:AMY RUTHS RESTAURANT	00251039882
01/03		626.89	AMERICAN EXPRESS;DES=SETTLEMENT;ID=6312484025 EFF DATE: 070103;INDN:AMY RUTHS HO6312484025	00254217008
01/03		2,950.70	HRTLAND PMT SYS ;DES=MC/V DISC ;ID=650000001703449 EFF DATE: 070103;INDN:AMY RUTHS RESTAURANT	00255748178
01/03		3,626.09	HRTLAND PMT SYS ;DES=MC/V DISC ;ID=650000001703449 EFF DATE: 070103;INDN:AMY RUTHS RESTAURANT	00254114548
01/03		5,573.57	HRTLAND PMT SYS ;DES=MC/V DISC ;ID=650000001703449 EFF DATE: 070103;INDN:AMY RUTHS RESTAURANT	00254114427
01/03		5,781.72	HRTLAND PMT SYS ;DES=MC/V DISC ;ID=650000001703449 EFF DATE: 070103;INDN:AMY RUTHS RESTAURANT	00254114472
01/04		830.47	AMERICAN EXPRESS;DES=SETTLEMENT;ID=6312484025 EFF DATE: 070104;INDN:AMY RUTHS HO6312484025	00252086637
01/04		1,821.59	HRTLAND PMT SYS ;DES=MC/V DISC ;ID=650000001703449 EFF DATE: 070104;INDN:AMY RUTHS RESTAURANT	00253820862
01/05		703.89	AMERICAN EXPRESS;DES=SETTLEMENT;ID=6312484025 EFF DATE: 070105;INDN:AMY RUTHS HO6312484025	00251852453
01/05		1,905.95	HRTLAND PMT SYS ;DES=MC/V DISC ;ID=650000001703449 EFF DATE: 070105;INDN:AMY RUTHS RESTAURANT	00252894021
01/08		238.85	AMERICAN EXPRESS;DES=SETTLEMENT;ID=6312484025 EFF DATE: 070108;INDN:AMY RUTHS HO6312484025	00251576751
01/08		369.33	AMERICAN EXPRESS;DES=SETTLEMENT;ID=6312484025 EFF DATE: 070108;INDN:AMY RUTHS HO6312484025	00251065772
01/09		551.41	AMERICAN EXPRESS;DES=SETTLEMENT;ID=6312484025 EFF DATE: 070109;INDN:AMY RUTHS HO6312484025	00253118432
01/09		1,367.25	HRTLAND PMT SYS ;DES=MC/V DISC ;ID=650000001703449 EFF DATE: 070109;INDN:AMY RUTHS RESTAURANT	00253099111
01/09		3,196.15	HRTLAND PMT SYS ;DES=MC/V DISC ;ID=650000001703449 EFF DATE: 070109;INDN:AMY RUTHS RESTAURANT	00253099111
01/09		4,473.81	HRTLAND PMT SYS ;DES=MC/V DISC ;ID=650000001703449 EFF DATE: 070109;INDN:AMY RUTHS RESTAURANT	00254195327

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CUSTOMER CONNECTION
BANK OF AMERICA, N.A.
DALLAS, TEXAS 75283-2406

Account Number 3755534970
01 01 148 01 M0800 E# 172
Last Statement: 12/29/2006
This Statement: 01/31/2007

Customer Service
1-877-757-8233

AMY RUTH, INC.

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Bankruptcy Case Number: 0519025

CUSTOMER CONNECTION ECONOMY CHECKING

Deposits and Credits

Date Posted	Customer Reference	Amount	Description	Bank Reference
01/09		5,098.11	HRTLAND PMT SYS ;DES=MC/V DISC ;ID=650000001703449 EFF DATE: 070109;INDN:AMY RUTHS RESTAURANT	00253099250
01/10		620.48	AMERICAN EXPRESS;DES=SETTLEMENT;ID=6312484025 EFF DATE: 070110;INDN:AMY RUTHS HO6312484025	00251891368
01/10		1,663.65	HRTLAND PMT SYS ;DES=MC/V DISC ;ID=650000001703449 EFF DATE: 070110;INDN:AMY RUTHS RESTAURANT	00253277489
01/11		1,087.25	AMERICAN EXPRESS;DES=SETTLEMENT;ID=6312484025 EFF DATE: 070111;INDN:AMY RUTHS HO6312484025	00251933241
01/11		1,283.17	HRTLAND PMT SYS ;DES=MC/V DISC ;ID=650000001703449 EFF DATE: 070111;INDN:AMY RUTHS RESTAURANT	00253177518
01/12		718.48	HRTLAND PMT SYS ;DES=MC/V DISC ;ID=650000001703449 EFF DATE: 070112;INDN:AMY RUTHS RESTAURANT	00253398266
01/12		761.28	AMERICAN EXPRESS;DES=SETTLEMENT;ID=6312484025 EFF DATE: 070112;INDN:AMY RUTHS HO6312484025	00252189540
01/16		233.53	AMERICAN EXPRESS;DES=SETTLEMENT;ID=6312484025 EFF DATE: 070116;INDN:AMY RUTHS HO6312484025	00251699524
01/16		1,562.62	HRTLAND PMT SYS ;DES=MC/V DISC ;ID=650000001703449 EFF DATE: 070116;INDN:AMY RUTHS RESTAURANT	00250586375
01/16		1,801.36	AMERICAN EXPRESS;DES=SETTLEMENT;ID=6312484025 EFF DATE: 070116;INDN:AMY RUTHS HO6312484025	00251449260
01/16		3,197.76	AMERICAN EXPRESS;DES=SETTLEMENT;ID=6312484025 EFF DATE: 070116;INDN:AMY RUTHS HO6312484025	00251440173
01/17		695.67	AMERICAN EXPRESS;DES=SETTLEMENT;ID=6312484025 EFF DATE: 070117;INDN:AMY RUTHS HO6312484025	00254709053
01/17		3,538.10	HRTLAND PMT SYS ;DES=MC/V DISC ;ID=650000001703449 EFF DATE: 070117;INDN:AMY RUTHS RESTAURANT	00254817498
01/17		4,425.06	HRTLAND PMT SYS ;DES=MC/V DISC ;ID=650000001703449 EFF DATE: 070117;INDN:AMY RUTHS RESTAURANT	00256264856
01/17		4,872.22	HRTLAND PMT SYS ;DES=MC/V DISC ;ID=650000001703449 EFF DATE: 070117;INDN:AMY RUTHS RESTAURANT	00254817372
01/17		7,328.39	HRTLAND PMT SYS ;DES=MC/V DISC ;ID=650000001703449 EFF DATE: 070117;INDN:AMY RUTHS RESTAURANT	00254817415
01/18		736.32	AMERICAN EXPRESS;DES=SETTLEMENT;ID=6312484025 EFF DATE: 070118;INDN:AMY RUTHS HO6312484025	00251804429
01/18		1,528.93	HRTLAND PMT SYS ;DES=MC/V DISC ;ID=650000001703449 EFF DATE: 070118;INDN:AMY RUTHS RESTAURANT	00253634282
01/19		721.76	AMERICAN EXPRESS;DES=SETTLEMENT;ID=6312484025 EFF DATE: 070119;INDN:AMY RUTHS HO6312484025	00251508426
01/19		1,490.52	HRTLAND PMT SYS ;DES=MC/V DISC ;ID=650000001703449 EFF DATE: 070119;INDN:AMY RUTHS RESTAURANT	00252664085
01/22		131.39	AMERICAN EXPRESS;DES=SETTLEMENT;ID=6312484025 EFF DATE: 070122;INDN:AMY RUTHS HO6312484025	00251373955
01/22		456.36	AMERICAN EXPRESS;DES=SETTLEMENT;ID=6312484025 EFF DATE: 070122;INDN:AMY RUTHS HO6312484025	00251006124
01/22		1,874.99	HRTLAND PMT SYS ;DES=MC/V DISC ;ID=650000001703449 EFF DATE: 070122;INDN:AMY RUTHS RESTAURANT	00250391415
01/23		237.80	AMERICAN EXPRESS;DES=SETTLEMENT;ID=6312484025 EFF DATE: 070123;INDN:AMY RUTHS HO6312484025	00252933817
01/23		2,179.29	HRTLAND PMT SYS ;DES=MC/V DISC ;ID=650000001703449 EFF DATE: 070123;INDN:AMY RUTHS RESTAURANT	00252885541

Bank of America



CUSTOMER CONNECTION
BANK OF AMERICA, N.A.
DALLAS, TEXAS 75283-2406

Account Number 3755534970
01 01 148 01 M0000 E# 172
Last Statement: 12/29/2006
This Statement: 01/31/2007

Customer Service

1-877-757-8233

AMY RUTH, INC.

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Bankruptcy Case Number: 0519025

CUSTOMER CONNECTION ECONOMY CHECKING

Deposits and Credits

Date Posted	Customer Reference	Amount	Description	Bank Reference
01/23		5,165.34	HRTLAND PMT SYS ;DES=MC/V DISC ;ID=650000001703449	0025399180
01/23		6,436.13	EFF DATE: 070123;INDN:AMY RUTHS RESTAURANT	0025288567
01/24		619.37	HRTLAND PMT SYS ;DES=MC/V DISC ;ID=650000001703449	0025129757
01/24		1,709.44	AMERICAN EXPRESS;DES=SETTLEMENT;ID=6312484025	0025288025
01/25		711.97	EFF DATE: 070124;INDN:AMY RUTHS RESTAURANT	0025159031
01/25		1,163.54	HRTLAND PMT SYS ;DES=MC/V DISC ;ID=650000001703449	0025274068
01/26		190.97	AMERICAN EXPRESS;DES=SETTLEMENT;ID=6312484025	0025138522
01/26		1,693.25	EFF DATE: 070125;INDN:AMY RUTHS RESTAURANT	0025239279
01/29		238.94	HRTLAND PMT SYS ;DES=MC/V DISC ;ID=650000001703449	0025123076
01/29		895.57	AMERICAN EXPRESS;DES=SETTLEMENT;ID=6312484025	0025094732
01/29		2,099.45	EFF DATE: 070126;INDN:AMY RUTHS RESTAURANT	0025046839
01/30		238.36	HRTLAND PMT SYS ;DES=MC/V DISC ;ID=650000001703449	0025294854
01/30		2,562.22	AMERICAN EXPRESS;DES=SETTLEMENT;ID=6312484025	0025293292
01/30		6,012.67	EFF DATE: 070130;INDN:AMY RUTHS RESTAURANT	0025293303
01/30		6,193.68	HRTLAND PMT SYS ;DES=MC/V DISC ;ID=650000001703449	0025481954
01/31		1,236.98	AMERICAN EXPRESS;DES=SETTLEMENT;ID=6312484025	0025188276
01/31		1,420.21	EFF DATE: 070131;INDN:AMY RUTHS RESTAURANT	0025365220

Withdrawals and Debits

Checks

Check Number	Amount	Date Posted	Bank Reference	Check Number	Amount	Date Posted	Bank Reference
1092	12,200.35	01/02	0392571307	8090*	209.92	01/02	5070450941
1097*	1,670.00	01/09	4270687142	8096*	72.95	01/03	0792560182
1098	600.00	01/12	8730826352	8152*	196.84	01/02	5070450940
1099	11,500.00	01/19	0892390385	8164*	85.92	01/03	0792560181
1100	200.00	01/24	9130084841	8168*	85.17	01/08	0492200874
1101	200.00	01/29	1392489030	8170*	140.76	01/02	0392563642
1107*	1,600.00	01/23	0392617214	8172*	97.97	01/02	2092215013
8036*	229.51	01/02	5070450939	8175*	283.12	01/09	0992644808

* Preceding checks are still outstanding or have been included in a previous statement

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CUSTOMER CONNECTION
BANK OF AMERICA, N.A.
DALLAS, TEXAS 75283-2406

Account Number 3755534970
01 01 148 01 M0000 E# 172
Last Statement: 12/29/2006
This Statement: 01/31/2007

Customer Service
1-877-757-8233

AMY RUTH, INC.

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Bankruptcy Case Number:0519025

CUSTOMER CONNECTION ECONOMY CHECKING

Withdrawals and Debits

Checks - Continued

Check Number	Amount	Date Posted	Bank Reference	Check Number	Amount	Date Posted	Bank Reference
8182*	300.00	01/04	1192561296	8273	260.79	01/11	4670250961
8207*	169.65	01/02	5070450938	8274	180.00	01/11	4670250960
8212*	252.00	01/02	1892874608	8275	248.01	01/12	0592122289
8213	105.66	01/12	8730826319	8276	315.09	01/17	0292619126
8214	88.90	01/05	1392233618	8277	313.34	01/11	1992366689
8215	154.68	01/04	4770056241	8278	254.35	01/10	1892509891
8216	46.68	01/08	0592691010	8281*	445.86	01/11	0492605509
8217	80.83	01/05	9030152659	8282	300.41	01/17	0392306864
8218	94.04	01/09	1092567864	8284*	505.64	01/10	4270093212
8219	107.61	01/03	4370803151	8285	707.08	01/10	5070048093
8220	96.00	01/12	0692432489	8289*	1,309.51	01/10	5370269540
8221	317.52	01/04	2292704779	8291*	377.63	01/10	1892512079
8222	51.60	01/08	2592293144	8294*	356.85	01/10	4270094418
8223	252.56	01/04	4770056179	8295	402.58	01/11	1992365417
8224	180.00	01/04	4770056178	8296	441.90	01/11	1992366683
8225	233.33	01/09	0992644807	8297	367.48	01/11	1992366685
8226	252.92	01/17	9130546317	8299*	236.55	01/10	4270093229
8227	268.71	01/04	2292704783	8300	275.72	01/10	4270093235
8228	192.01	01/03	2192391012	8301	40.00	01/10	4270093234
8232*	382.36	01/08	0492235669	8302	488.23	01/12	2092419803
8233	300.41	01/04	1192523826	8304*	43.29	01/11	1992700656
8234	505.64	01/04	4770056239	8305	125.66	01/16	9330624478
8235	707.08	01/04	4670589898	8306	171.04	01/10	1892689387
8239*	1,309.51	01/05	4170466937	8308*	179.94	01/30	4970005727
8241*	334.43	01/05	1492646918	8309	300.00	01/12	8730826351
8244*	425.07	01/03	2192407641	8312*	500.00	01/10	4270093121
8245	384.65	01/04	2292703738	8313	252.00	01/11	1992700670
8246	261.29	01/04	2292704784	8314	100.79	01/22	9330942210
8247	265.11	01/04	2292704778	8315	76.86	01/19	0892174453
8249*	265.43	01/03	4370803076	8316	165.56	01/18	5570240339
8250	302.29	01/03	4370803159	8317	53.51	01/19	4970772668
8251	339.98	01/05	2392399594	8317	74.61	01/26	1092828225
8254*	209.13	01/08	8830344945	8318	96.16	01/23	0392656181
8255	131.49	01/04	2292706603	8319	100.09	01/22	4370209571
8257*	181.61	01/05	5070052798	8320	141.04	01/22	1292218536
8258	300.00	01/05	9030152662	8321	277.58	01/18	2492495889
8261*	500.00	01/03	4370803150	8322	102.52	01/26	2292128024
8262	252.00	01/04	2292711911	8323	258.70	01/17	4770624682
8263	107.65	01/12	8730826318	8324	180.00	01/17	4770624683
8264	74.00	01/17	1292575217	8325	220.92	01/19	0792823172
8265	162.65	01/11	4670250963	8326	279.43	01/30	0692233272
8266	57.11	01/10	4270094417	8327	299.95	01/18	2492495895
8267	72.71	01/16	9430787761	8328	200.10	01/17	2392518341
8268	88.18	01/18	0592838747	8329	317.29	01/19	0892618786
8269	121.67	01/16	5570897813	8332*	707.08	01/17	4870663469
8270	105.99	01/18	0592838717	8337*	1,309.51	01/18	5570240252
8271	289.87	01/11	1992366686	8342*	410.43	01/17	2392671539
8272	99.29	01/16	2292377138	8344*	354.95	01/17	2392671556
				8347*			

Some checks are still outstanding or have been included in a previous statement

Bank of America

CUSTOMER CONNECTION
BANK OF AMERICA, N.A.
DALLAS, TEXAS 75283-2406

Account Number 3755534970
01 01 148 01 M0000 E# 172
Last Statement: 12/29/2006
This Statement: 01/31/2007

Customer Service
1-877-757-8233

AMY RUTH, INC.

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Bankruptcy Case Number: 0519025

CUSTOMER CONNECTION ECONOMY CHECKING

Withdrawals and Debits

Checks - Continued

Check Number	Amount	Date Posted	Bank Reference	Check Number	Amount	Date Posted	Bank Reference
8348	387.21	01/18	2492493951	8396*	1,309.51	01/26	5270076019
8349	372.59	01/18	2492495894	8398*	364.93	01/24	2092225138
8350	300.62	01/18	2492495888	8401*	374.76	01/24	2092225386
8352*	226.47	01/18	2492857502	8402	150.00	01/24	2092225385
8353	412.31	01/17	4870663570	8403	400.01	01/25	2192060581
8354	130.00	01/17	4870663571	8404	25.00	01/25	2192060582
8355	383.41	01/19	2592395735	8405	303.12	01/25	2192060973
8357*	99.75	01/18	2492862963	8406	353.77	01/25	2192060975
8358	121.70	01/22	1292218215	8407	25.00	01/25	2192060976
8359	131.15	01/17	2392629991	8409*	300.17	01/25	2192065000
8361*	225.40	01/30	4970005726	8410	437.51	01/24	4270835343
8365*	500.00	01/17	4770624740	8411	390.22	01/26	2292004470
8367*	252.00	01/19	2592785819	8414*	152.56	01/29	1392491663
8368	108.27	01/26	9130447008	8415	99.89	01/29	1392491679
8369	80.13	01/26	1092561192	8416	160.23	01/29	9130650818
8370	161.33	01/25	4470068800	8417	138.25	01/24	2092230331
8372*	73.69	01/26	1092828224	8418	125.00	01/24	2092230332
8373	92.18	01/31	0792231368	8420*	212.75	01/30	4970005725
8374	102.66	01/29	4270734864	8424*	500.00	01/24	4270835187
8375	109.87	01/31	0792231375	8425	252.00	01/25	4670331390
8376	321.01	01/25	2192060974	8441*	148.04	01/31	2592585282
8377	100.08	01/26	2292128025	8442	213.91	01/31	1092105420
8378	262.59	01/29	4270734868	8449*	707.08	01/31	4570787322
8379	180.00	01/29	4270734867	8455*	382.72	01/31	2592586676
8380	202.62	01/26	1092561160	8458*	441.83	01/31	2592590706
8381	304.68	01/30	0692233273	8464*	376.93	01/31	5470686559
8382	354.55	01/25	2192060966	8467*	225.23	01/31	2592590707
8383	196.00	01/24	2092224612	8471*	173.65	01/31	5470686555
8388*	75.00	01/23	0392729096	8475*	500.00	01/31	5470686553
8391*	707.08	01/24	4570060317	8888*	393.91	01/26	9030179426

Other Debits

Date Posted	Customer Reference	Amount	Description	Bank Reference
01/02		4.50	AMERICAN EXPRESS; DES=COLLECTION; ID=6312484025	00250632748
01/02		3,529.12	EFF DATE: 070102; INDN: AMY RUTHS H06312484025	
01/03		2,285.36	PAYCHEX INC.; DES=PAYROLL; ID=21902900014765X	00251272742
01/03		2,285.36	EFF DATE: 070102; INDN: AMYRUTH INC	
01/03		6,216.25	HRTLAND PMT SYS; DES=MC/V DISC; ID=650000001703449	00254121241
01/05		21.99	EFF DATE: 070103; INDN: AMY RUTHS RESTAURANT	
01/05		681.25	PAYCHEX TPS; DES=TAXES; ID= 0124613315805	00253204723
			EFF DATE: 070103; INDN: AMYRUTH INC	
			AMERICAN EXPRESS; DES=CHGBCK/ADJ; ID=6312484025	00251852903
			EFF DATE: 070105; INDN: AMY RUTHS H06312484025	
			AMERICAN EXPRESS; DES=AXP DISCNT; ID=6312484025	00251850418
			EFF DATE: 070105; INDN: AMY RUTHS H06312484025	

* Preceding checks are still outstanding or have been included in a previous statement

H

CUSTOMER CONNECTION
BANK OF AMERICA, N.A.
DALLAS, TEXAS 75283-2406

Account Number 3755534970
01 01 148 01 M0000 E# 172
Last Statement: 12/29/2006
This Statement: 01/31/2007

Customer Service
1-877-757-8233

AMY RUTH, INC.

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Bankruptcy Case Number:0519025

CUSTOMER CONNECTION ECONOMY CHECKING

Other Debits - Continued

Date Posted	Customer Reference	Amount	Description	Bank Reference
01/08		2,500.00	CON ED OF NY ;DES-INTELL CK ;ID=461203061000040	00250432673
01/09		3,956.08	EFF DATE: 070108;INDN:AMY RUTH INC DIP	00252128564
01/10		850.31	PAYCHEX INC. ;DES=PAYROLL ;ID=21969000015149X	00250470070
01/10		7,014.46	EFF DATE: 070109;INDN:AMYRUTH INC	00250470019
01/16		4,839.99	PAYCHEX EIB ;DES=INVOICE ;ID=X21912400023485	00250521553
01/17		6,564.79	EFF DATE: 070110;INDN:AMYRUTH INC	00253524035
01/23		5,081.30	PAYCHEX TPS ;DES=TAXES ;ID= 0124613315833	00252339199
01/24		7,048.71	EFF DATE: 070110;INDN:AMYRUTH INC	00250403555
01/25		46.63	PAYCHEX INC. ;DES=PAYROLL ;ID=22047000010206X	00252741053
01/25		59.44	EFF DATE: 070116;INDN:AMYRUTH INC	00252741052
01/29		4,073.44	PAYCHEX TPS ;DES=TAXES ;ID= 0124613315865	00250414544
01/30		37.37	EFF DATE: 070117;INDN:AMYRUTH INC	00254819575
01/30		4,298.89	PAYCHEX INC. ;DES=PAYROLL ;ID=22113300010319X	00252439365
01/31		.05	EFF DATE: 070123;INDN:AMYRUTH INC	
01/31		35.70	PAYCHEX TPS ;DES=TAXES ;ID= 0124613315897	00250794844
01/31		44.37	EFF DATE: 070124;INDN:AMYRUTH INC	00250794867
01/31		6,678.64	HRTLAND PMT SYS ;DES=MC/V DISC ;ID=650000001703449	
			EFF DATE: 070125;INDN:AMY RUTHS RESTAURANT	
			HRTLAND PMT SYS ;DES=MC/V DISC ;ID=650000001703449	
			EFF DATE: 070125;INDN:AMY RUTHS RESTAURANT	
			CON ED OF NY ;DES-INTELL CK ;ID=461203061000040	
			EFF DATE: 070129;INDN:AMY RUTH INC DIP	
			HRTLAND PMT SYS ;DES=MC/V DISC ;ID=650000001703449	
			EFF DATE: 070130;INDN:AMY RUTHS RESTAURANT	
			PAYCHEX INC. ;DES=PAYROLL ;ID=22184500009890X	
			EFF DATE: 070130;INDN:AMYRUTH INC	
			FDIC ASSESSMENT	
			Service Charge	
			PAYCHEX TPS ;DES=TAXES ;ID= 0124613315907	
			EFF DATE: 070131;INDN:AMYRUTH INC	
			PAYCHEX TPS ;DES=TAXES ;ID= 0124613315928	
			EFF DATE: 070131;INDN:AMYRUTH INC	

Daily Balances

Date	Ledger Balance	Collected Balance	Date	Ledger Balance	Collected Balance
12/29	17,022.77	17,022.77	01/17	18,134.68	18,134.68
01/02	6,626.73	6,626.73	01/18	16,766.54	16,766.54
01/03	14,752.81	14,752.81	01/19	6,174.83	6,174.83
01/04	13,103.73	13,103.73	01/22	8,173.95	8,173.95
01/05	12,375.07	12,375.07	01/23	15,340.05	15,340.05
01/08	9,708.31	9,708.31	01/24	7,426.62	7,426.62
01/09	18,158.47	18,158.47	01/25	6,700.10	6,700.10
01/10	7,786.35	7,786.35	01/26	5,748.76	5,748.76
01/11	6,997.01	6,997.01	01/29	3,751.35	3,751.35
01/12	6,531.22	6,531.22	01/30	13,219.82	13,219.82
01/16	8,067.17	8,067.17	01/31	5,746.81	5,746.81

Bank of America

CUSTOMER CONNECTION
BANK OF AMERICA, N.A.
DALLAS, TEXAS 75283-2406

Account Number 3755534970
01 01 148 01 M0000 E# 172
Last Statement: 12/29/2006
This Statement: 01/31/2007

Customer Service
1-877-757-8233

AMY RUTH, INC.

Page 7 of 7

Bankruptcy Case Number:0519025

IMPORTANT INFORMATION

CHANGE OF ADDRESS. Please call us at the customer service telephone number listed on the front of this statement to tell us about a change of address.

TERMS AND CONDITIONS. All deposits to, withdrawals from, or other transactions pertaining to your account(s) are subject to the terms and conditions of the agreement you received when you opened your account and any amendments thereto. Amendments to the agreement may be made from time to time in the manner stated therein.

IN CASE OF ERRORS OR QUESTIONS ABOUT YOUR ELECTRONIC TRANSFERS. If you think your statement or receipt is wrong or if you need more information about an electronic transfer (e.g., ATM transactions, direct deposits or withdrawals, point-of-sale transactions) on the statement or receipt, telephone or write us at the address or number listed on the front of this statement as soon you can. We must hear from you no later than 60 days after we sent you the FIRST statement on which the error or problem appeared.

- * Tell us your name and account number
- * Describe the error or the transfer you are unsure about, and explain as clearly as you can why you believe there is an error or why you need more information
- * Tell us the dollar amount of the suspected error.

For consumer accounts used primarily for personal, family or household purposes, we will investigate your complaint and will correct any error promptly. If we take more than 10 business days (20 business days if you are a new customer, for electronic transfers occurring during the first 30 days after the first deposit is made to your account), to do this, we will re-credit your account for the amount you think is in error so that you will have use of the money during the time it takes us to complete our investigation.

For other accounts, we investigate, and if we find we have made an error, we will make the appropriate adjustment to your account at the conclusion of our investigation.

DIRECT DEPOSITS.

If you have arranged to have direct deposits made to your account at least once every 60 days from the same person or company, you may call us at the telephone number listed on the front of this statement to find out if the deposit was made as scheduled.

REPORTING OTHER PROBLEMS.

You must examine your statement carefully and promptly. You are in the best position to discover errors and unauthorized transactions on your account. If you fail to notify us in writing of suspected problems or unauthorized transactions within the time periods specified in the deposit agreement (which periods are no more than 60 days after we make the statement available to you and in some cases are 30 days or less), we are not liable to you for, and you agree not to make a claim against us for the problems or unauthorized transactions.

Bank of America

CUSTOMER CONNECTION
BANK OF AMERICA, N.A.
DALLAS, TEXAS 75283-2406

Account Number 3755534967
01 01 148 01 M0000 E# 120
Last Statement: 12/29/2006
This Statement: 01/31/2007

H

Customer Service
1-877-757-8233

AMY RUTH, INC.
DEBTOR IN POSSESSION 05-19025
OPERATING ACCOUNT
113. WEST 116TH STREET
NEW YORK NY 10026

Page 1 of 4

Bankruptcy Case Number: 0519025

CUSTOMER CONNECTION ECONOMY CHECKING**Account Summary Information**

Statement Period 12/30/2006 - 01/31/2007	Statement Beginning Balance	9,413.70
Number of Deposits/Credits 30	Amount of Deposits/Credits	146,874.66 ✓
Number of Checks 120	Amount of Checks	141,272.20
Number of Other Debits 7	Amount of Other Debits	2,007.79
	Statement Ending Balance	13,008.37

Number of Enclosures 120	Service Charge	17.61
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Deposits and Credits

Date Posted	Customer Reference	Amount	Description	Bank Reference
01/02		5,074.39	NY BANKING CENTER DEPOSIT	11004570796155
01/02		18,758.00	NY BANKING CENTER DEPOSIT	11004570796152
01/04		2,251.00	NY BANKING CENTER DEPOSIT	4705170817352
01/04		2,589.00	NY BANKING CENTER DEPOSIT	4705170817354
01/05		4,305.51	NY BANKING CENTER DEPOSIT	11004170466935
01/08		17,292.00	NY BANKING CENTER DEPOSIT	11004870950404
01/10		806.00	NY BANKING CENTER DEPOSIT	11004270093131
01/10		2,003.50	NY BANKING CENTER DEPOSIT	884505370269643
01/11		5,055.88	NY BANKING CENTER DEPOSIT	11004870030552
01/16		2,681.00	NY QUICK BUSINESS DEPOSIT	4704970670489
01/16		4,362.00	NY QUICK BUSINESS DEPOSIT	4704970670487
01/16		4,766.00	NY BANKING CENTER DEPOSIT	11005570965903
01/16		24,732.78	NY BANKING CENTER DEPOSIT	11005570966134
01/17		1,347.00	NY BANKING CENTER DEPOSIT	11004770624773
01/18		3,101.00	NY BANKING CENTER DEPOSIT	11005170195838
01/19		3,203.00	NY BANKING CENTER DEPOSIT	4704770679726
01/22		1,981.00	NY BANKING CENTER DEPOSIT	11004370311188
01/22		3,514.00	NY QUICK BUSINESS DEPOSIT	4704270327608
01/22		3,748.00	NY BANKING CENTER DEPOSIT	11004370311186
01/22		4,530.00	NY BANKING CENTER DEPOSIT	11004370311190
01/23		1,362.00	NY BANKING CENTER DEPOSIT	11004670847375
01/24		3,104.00	NY BANKING CENTER DEPOSIT	11004270835213
01/26		4,017.00	NY BANKING CENTER DEPOSIT	4704170911016
01/29		1,779.00	NY BANKING CENTER DEPOSIT	11004270770247
01/29		2,186.00	NY BANKING CENTER DEPOSIT	11004270769981
01/29		3,959.00	NY BANKING CENTER DEPOSIT	11004270770245
01/29		4,018.00	NY QUICK BUSINESS DEPOSIT	4705070278234
01/29		4,627.00	NY BANKING CENTER DEPOSIT	11004270769894
01/30		2,867.60	NY BANKING CENTER DEPOSIT	11004770270755
01/31		2,854.00	NY BANKING CENTER DEPOSIT	11005470686590

Withdrawals and Debits**Checks**

Check Number	Amount	Date Posted	Bank Reference	Check Number	Amount	Date Posted	Bank Reference
2562	165.00	01/23	1492512970	2563	120.00	01/24	0592430699

H

CUSTOMER CONNECTION
BANK OF AMERICA, N.A.
DALLAS, TEXAS 75283-2406

Account Number 3755534967
01 01 148 01 M0000 E# 120
Last Statement: 12/29/2006
This Statement: 01/31/2007

AMY RUTH, INC.

Customer Service
1-877-757-8233

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Bankruptcy Case Number:0519025

CUSTOMER CONNECTION ECONOMY CHECKING

Withdrawals and Debits

Checks - Continued

Check Number	Amount	Date Posted	Bank Reference	Check Number	Amount	Date Posted	Bank Reference
2759*	300.13	01/03	0892205447	2815	80.00	01/12	0692498592
2761*	85.62	01/02	4770111840	2816	206.70	01/12	4470521302
2764*	2,012.82	01/04	0992510131	2818*	2,571.81	01/12	5070573257
2765	300.00	01/03	0892213189	2820*	1,000.00	01/16	2192814804
2767*	45.00	01/02	0392563587	2821	3,744.65	01/17	7330626138
2768	2,100.52	01/02	0392588281	2822	2,000.00	01/16	1092572886
2769	810.00	01/03	0892165435	2823	126.00	01/18	0592807908
2770	1,500.00	01/02	0392563233	2824	127.50	01/11	4870030525
2771	4,077.85	01/03	0592432519	2825	600.00	01/12	0692415163
2772	1,186.00	01/02	8170204400	2826	465.88	01/18	0592839062
2773	168.00	01/02	1992896092	2827	388.75	01/16	0170808298
2774	2,576.40	01/03	0792182741	2828	186.00	01/12	2092597202
2775	150.00	01/02	4170641716	2829	275.00	01/17	0292624612
2776	275.00	01/04	1192547974	2830	2,813.07	01/18	0592839068
2778*	5,227.83	01/03	0892164148	2831	223.26	01/12	5070515590
2779	386.00	01/08	9130890815	2832	753.00	01/19	0892662741
2780	220.00	01/08	0492237346	2833	1,411.16	01/17	0392306782
2781	2,158.80	01/05	1292736529	2834	130.80	01/17	0392306783
2782	648.00	01/08	0592893572	2835	2,267.24	01/17	1292575583
2783	863.71	01/23	0492452273	2836	428.00	01/24	6200133339
2784	1,629.00	01/02	1992801700	2837	5,260.00	01/16	5570965882
2785	21.90	01/04	1092246303	2838	1,230.90	01/18	0592901105
2786	630.00	01/05	4970022988	2839	746.20	01/17	2392671613
2787	1,221.70	01/03	2192408145	2840	3,407.48	01/19	0792253823
2788	249.80	01/05	4370316289	2841	1,594.75	01/24	9130007562
2789	906.00	01/11	8730250402	2842	2,032.00	01/17	2392460913
2790	412.50	01/03	4370803154	2843	575.00	01/19	0992172757
2791	4,167.74	01/05	1392559690	2844	2,500.00	01/29	1392191800
2792	270.60	01/08	0592690863	2845	180.00	01/17	4770624689
2793	4,750.00	01/03	4370803149	2847*	215.40	01/19	4370032885
2794	800.00	01/05	1292598901	2848	320.00	01/23	1492682053
2795	500.00	01/05	1292739302	2849	40.00	01/17	4770624810
2796	159.20	01/08	0392069851	2850	900.00	01/18	5570240280
2797	132.00	01/09	1092567690	2851	400.00	01/18	5170195737
2798	411.12	01/18	8230180181	2852	1,284.00	01/23	0392654947
2799	1,081.98	01/10	1392769515	2853	1,156.53	01/25	0992185424
2800	275.00	01/09	1092567517	2854	50.00	01/24	9130084823
2801	2,633.45	01/09	1092036464	2855	1,904.64	01/23	0392729072
2803*	3,330.61	01/09	1092570003	2856	2,000.00	01/23	0392729121
2805*	1,398.00	01/09	1792387139	2857	1,885.17	01/24	0592430680
2806	120.00	01/09	0992635039	2858	132.00	01/22	1792702328
2807	2,500.00	01/18	0492785297	2859	275.00	01/23	0392626721
2808	2,580.00	01/09	4270687086	2860	1,575.00	01/23	1492480859
2810*	298.03	01/23	0392684178	2861	539.71	01/23	4270549751
2811	2,378.05	01/18	0392821484	2862	142.36	01/23	4270549752
2812	479.59	01/16	9430786233	2863	245.00	01/23	0392617213
2813	897.50	01/12	0692448441	2864	1,360.00	01/23	4770570527
2814	1,310.90	01/10	1892692875	2865	1,903.50	01/23	1992185251

* Preceding checks are still outstanding or have been included in a previous statement

Bank of America

CUSTOMER CONNECTION
BANK OF AMERICA, N.A.
DALLAS, TEXAS 75283-2406

Account Number 3755534967
01 01 148 01 M0000 E# 120
Last Statement: 12/29/2006
This Statement: 01/31/2007

Customer Service
1-877-757-8233

AMY RUTH, INC.

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Bankruptcy Case Number: 0519025

CUSTOMER CONNECTION ECONOMY CHECKING**Withdrawals and Debits****Checks - Continued**

Check Number	Amount	Date Posted	Bank Reference	Check Number	Amount	Date Posted	Bank Reference
2866	473.20	01/25	0992185395	2883	275.00	01/31	0792229070
2867	4,500.00	01/23	4670847336	2885*	90.00	01/29	2392347712
2868	968.10	01/24	2092227954	2887*	40.02	01/30	0492012919
2869	4,090.09	01/30	4930569894	2895*	754.90	01/31	2592588400
2870	215.40	01/26	5370882272	2896	1,851.00	01/30	2492556181
2872*	2,134.98	01/29	1170826803	2897	240.00	01/24	0692637080
2873	70.34	01/24	4270835186	2898	161.50	01/24	0592411450
2876*	660.00	01/31	9030478383	2899	2,000.00	01/19	4570374415
2877	1,165.47	01/29	0292028964	2900	120.00	01/31	0892054780
2878	1,049.00	01/26	4770437593	2901	200.00	01/31	0792248002
2882*	558.39	01/31	0992191111	2905*	5,280.00	01/30	4770270754

Other Debits

Date Posted	Customer Reference	Amount	Description	Bank Reference
01/02		29.95	✓ TWX*AOL High Sp ;DES=eed 1206 ;ID=	00250946846
01/08		29.95	✓ EFF DATE: 070102;INDN:CARL *REDDING	00251069721
01/08		1,026.74	✓ TWX*AOL High Sp ;DES=eed 0107 ;ID=	00250703722
01/22		873.59	✓ EFF DATE: 070108;INDN:CARL *REDDING	00250360909
01/31		.11	✓ VERIZON ;DES=PaymentREC;ID=2122808779182	
01/31		17.50	✓ FORD CREDIT ;DES=FORDCREDIT;ID=036304634	
01/31		29.95	✓ EFF DATE: 070122;INDN:STEVEN LLOYD	00251434229
			✓ EDIC ASSESSMENT	
			✓ Service Charge	
			✓ TWX*AOL High Sp ;DES=eed 0107 ;ID=	
			✓ EFF DATE: 070131;INDN:CARL *REDDING	

Daily Balances

Date	Ledger Balance	Collected Balance	Date	Ledger Balance	Collected Balance
12/29	9,413.70	9,413.70	01/17	26,894.61	12,809.29
01/02	26,352.00	25,777.61	01/18	18,770.59	18,468.19
01/03	6,675.59	6,664.11	01/19	15,022.71	15,022.71
01/04	9,205.87	9,205.87	01/22	27,790.12	27,770.12
01/05	5,205.04	3,895.53	01/23	11,776.17	11,756.17
01/08	19,756.55	19,756.55	01/24	9,362.31	9,361.51
01/09	9,287.49	9,287.49	01/25	7,732.58	7,732.58
01/10	9,704.11	6,994.61	01/26	10,485.18	10,485.18
01/11	13,726.49	12,016.82	01/29	21,163.73	21,163.73
01/12	8,961.22	8,927.71	01/30	12,770.22	11,920.62
01/16	36,374.66	22,048.88	01/31	13,008.37	12,841.38

* Preceding checks are still outstanding or have been included in a previous statement

CUSTOMER CONNECTION
BANK OF AMERICA, N.A.
DALLAS, TEXAS 75283-2406

Account Number 3755534967
01 01 148 01 M0000 E# 120
Last Statement: 12/29/2006
This Statement: 01/31/2007

Customer Service
1-877-757-8233

AMY RUTH, INC.

Page 4 of 4

Bankruptcy Case Number: 0519025

IMPORTANT INFORMATION

CHANGE OF ADDRESS. Please call us at the customer service telephone number listed on the front of this statement to tell us about a change of address.

TERMS AND CONDITIONS. All deposits to, withdrawals from, or other transactions pertaining to your account(s) are subject to the terms and conditions of the agreement you received when you opened your account and any amendments thereto. Amendments to the agreement may be made from time to time in the manner stated therein.

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- * Tell us your name and account number.
- * Describe the error or the transfer you are unsure about, and explain as clearly as you can why you believe there is an error or why you need more information.
- * Tell us the dollar amount of the suspected error.

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DIRECT DEPOSITS.

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REPORTING OTHER PROBLEMS.

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